



The CBE Group INC.

Creditor: Citibank

Hours of Operation: 9:00 a.m.- 5:00 p.m. CT Monday-Friday

Your Account Number: P610350761

Total Amount Due: \$1,003.90

10/21/06

10/21/06

Dear EVELINE ROSENBERY:

This account has been forwarded to our office by Citicorp Credit Services, Inc. (USA) regarding your CONOCO account.

Only you can decide if you would like to take advantage of the payment options below to pay this debt:

- Pay by AUTOPAY Check (Please call our office at 866-239-6098)
- SEND YOUR CHECK OR MONEY ORDER payable to "Citicorp Credit Services Inc. (USA)" (Insert in enclosed envelope with bottom of this letter)
- Pay by check ON-LINE at www.paycbe.com (Secure Internet Access)

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days from receiving this notice, that you dispute the validity of this debt or any portion thereof, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor if different from the current creditor. This is an attempt to collect a debt; any information obtained will be used for that purpose. This communication is from a debt collector.

Para información en español por favor llame al número (888)499-4914.

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or <http://www.ftc.gov/>.

Please call our office with change of address information.

(QESP)40:T065:018484:001:1000

W 1017660

PLEASE DETACH AND RETURN WITH ENCLOSED ENVELOPE

CBEG0175

008515098-22-013031
131 TOWER PARK, SUITE 100
P.O. BOX 2547
WATERLOO, IA 50704-2547
CHANGE SERVICE REQUESTED

ACCOUNT #:	DATE:	PLEASE PAY THIS AMOUNT:
P610350761	10/21/06	\$1,003.90

AMOUNT ENCLOSED:

10/21/06

0175

CS Number:

01-008515098

Your e-mail address: _____

EXHIBIT

1

#BWNHTGJ
#01 0085150984#

ROSENBERY, EVELINE H
750 FAIRMONT AVE APT 3
MOUNTAIN VIEW CA 94041-2049

CITICORP CREDIT SERVICES, INC. (USA)
PAYMENT PROCESSING CENTER
BOX 3136
MILWAUKEE, WI 53201-3136

03 00851509822013031 0000000100390 102106 175 9

008515098-22-013031

131 TOWER PARK, SUITE 100

P.O. BOX 2547

WATERLOO, IA 50704-2547

CHANGE SERVICE REQUESTED

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#01 0085150984#

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750 FAIRMONT AVE APT 3
MOUNTAIN VIEW CA 94041-2049